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INFORMATION DISCLOSURE					Ap	Application Number Filing Date			09/646,728				
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STATEMENT BY APPLICANT						First Named Inventor			Jammal et al.				
Sheet 1 of 2					Gr	Group Art Unit			3628				
					Ε×	Examiner Name			Nga B. Nguyen				
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^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code. ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ³Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language translation is attached. AB indicates that only an English language abstract is attached.

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			Application Number	09/646,728									
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	<u> </u>	NON PA	TENT LITERATURE DOCU	MENTS									
Examiner Cite Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published													
an	B SMITH, DOUGLAS L. et al., "A Comprehensive Model For Managing Credit Risk On Home Mortgage Portfolios," Decision Sciences, Vol. 27, No. 2, 291-317, Spring 1996.												
Examiner Signature	1	ZgaNguyen		Date Considered W/2H/2004									

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